

SUMMARY OF MATERIAL MODIFICATIONS

To the Summary Plan Description for State of Nebraska Benefit Plan

Effective January 1, 2013

A Summary Plan Description (SPD) was published effective July 1, 2012. The following are modifications and clarifications that are effective January 1, 2013 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD.

In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

Section 10: Coordination of Benefits		
Page:	Under Heading:	The Following Should be Noted:
		<p>Add the following at the end of this section:</p> <p>Medicare Cross-Over Program</p> <p>The Plan offers a Medicare Cross-over Program for Medicare Part A claims. If you enroll for this program, you no longer have to file a separate claim with the Plan to receive secondary benefits for these expenses.</p> <p>Once the Medicare Part A carrier[s] have reimbursed your health care provider, the Medicare carrier will electronically submit the necessary information to the Claims Administrator to process the balance of your claim under the provisions of this Plan.</p> <p>To participate in the Medicare Cross-over Program, you must complete a special form authorizing this service and submit it to the Claims Administrator.</p> <p>Your Spouse also can enroll for this program, as long as he or she is eligible for Medicare and this Plan is your only secondary medical coverage.</p> <p>You can verify that the automated cross-over is in place when your copy of the explanation of Medicare benefits (EOMB) states your claim has been forwarded to your secondary carrier. Until this message appears, you must continue to file secondary claims with the Claims Administrator.</p> <p>This cross-over process does not apply to expenses under Part B (Physician office visits) and DME Medicare expenses or expenses that Medicare does not cover. You must continue to file claims for these</p>

		expenses. For information about enrollment or if you have questions about the program, call the telephone number listed on the back of your ID card.
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Contract Number: 744240

Set Number: 001,002,003,004

Document ID: 50137844